

**Information to identify the case:**

Debtor 1	<b>Christopher Danielson</b>	Social Security number or ITIN	xxx-xx-7940
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>17-28439-CMG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Christopher Danielson

8/9/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Christopher Danielson  
 Debtor

Case No. 17-28439-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 55

Date Rcvd: Aug 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2018.

db Christopher Danielson, 848 Sunrise Blvd, Forked River, NJ 08731-3021  
 517182980 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 517061019 Bk of Amer, 4909 Savarese Cir, Tampa, FL 33634-2413  
 517061021 +Bmw Bank of North Amer, 2735 E Parleys Way Ste, Salt Lake City, UT 84109-1666  
 517061028 Citi, PO Box 6190, Sioux Falls, SD 57117-6190  
 517061030 Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129  
 517215479 Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280  
 517061031 Citibank/the Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129  
 517061032 Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, PO Box 790040, Saint Louis, MO 63179-0040  
 517061034 +Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd MSC RJW-135, Warwick, RI 02886-1321  
 517061033 +Citizens Bank, 1 Citizens Dr, Riverside, RI 02915-3000  
 517061035 Citizens One Auto Fin, 480 Jefferson Blvd, Warwick, RI 02886-1359  
 517061036 +Client Services, Inc., 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816  
 517061037 Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svcs, PO Box 790040, Saint Louis, MO 63179-0040  
 517282612 +Greensky, LLC, POB 530584, Atlanta, GA 30353-0584  
 517061044 Midlandstatesbk/greens, 1797 Northeast Expy NE, Brookhaven, GA 30329-7803  
 517061045 Mortgage Service Cente, Attn: Bankruptcy Dept, PO Box 5452, Mount Laurel, NJ 08054-5452  
 517061046 Nationwide Credit, Inc, PO Box 14581, Des Moines, IA 50306-3581  
 517061049 +Phh Mortgage Services, 1 Mortgage Way, Mount Laurel, NJ 08054-4624  
 517061051 Sunnova Asset Portfoli 5, LLC, 20 Greenway Plz Ste 475, Houston, TX 77046-2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: bnc@russtrustee.com Aug 09 2018 22:53:10 Albert Russo,  
 Standing Chapter 13 Trustee, CN 4853, Trenton, NJ 08650-4853  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 09 2018 22:52:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Aug 09 2018 22:52:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517242378 EDI: BECKLEE.COM Aug 10 2018 02:18:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517061015 EDI: AMEREXPR.COM Aug 10 2018 02:18:00 Amex, Correspondence, PO Box 981540,  
 El Paso, TX 79998-1540  
 517061016 EDI: AMEREXPR.COM Aug 10 2018 02:18:00 Amex, PO Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 517061018 EDI: BANKAMER.COM Aug 10 2018 02:18:00 Bankamerica, PO Box 982238,  
 El Paso, TX 79998-2238  
 517061020 EDI: BANKAMER.COM Aug 10 2018 02:18:00 Bk of Amer, PO Box 982238,  
 El Paso, TX 79998-2238  
 517068091 +EDI: AISACG.COM Aug 10 2018 02:18:00 BMW Bank of North America,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517061022 EDI: BMW.COM Aug 10 2018 02:18:00 Bmw Financial Services, Attn: Bankruptcy Department,  
 PO Box 3608, Dublin, OH 43016-0306  
 517061023 EDI: BMW.COM Aug 10 2018 02:18:00 Bmw Financial Services, PO Box 3608,  
 Dublin, OH 43016-0306  
 517080158 EDI: BMW.COM Aug 10 2018 02:18:00 BMW Financial Services NA, LLC, P.O. Box 3608,  
 Dublin, OH 43016  
 517185806 EDI: BANKAMER.COM Aug 10 2018 02:18:00 Bank Of America, N.A., PO BOX 31785,  
 Tampa, FL 33631-3785  
 517061017 EDI: BANKAMER.COM Aug 10 2018 02:18:00 Bank of America, NC4-105-03-14, PO Box 26012,  
 Greensboro, NC 27420-6012  
 517061024 EDI: CAPITALONE.COM Aug 10 2018 02:18:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517061025 +EDI: CAPITALONE.COM Aug 10 2018 02:18:00 Capital One, 26525 N Riverwoods Blvd,  
 Mettawa, IL 60045-3438  
 517173927 EDI: BL-BECKET.COM Aug 10 2018 02:18:00 Capital One, N.A., c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 517061026 EDI: CHASE.COM Aug 10 2018 02:18:00 Chase Card, Attn: Correspondence Dept, PO Box 15298,  
 Wilmington, DE 19850-5298  
 517061027 EDI: CHASE.COM Aug 10 2018 02:18:00 Chase Card, PO Box 15298,  
 Wilmington, DE 19850-5298  
 517061029 EDI: CITICORP.COM Aug 10 2018 02:18:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241  
 517068118 EDI: DISCOVER.COM Aug 10 2018 02:18:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 517061038 EDI: DISCOVER.COM Aug 10 2018 02:18:00 Discover Fin Svcs LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 517061039 EDI: DISCOVER.COM Aug 10 2018 02:18:00 Discover Financial, PO Box 3025,  
 New Albany, OH 43054-3025  
 517061040 EDI: CBSKOHL.COM Aug 10 2018 02:18:00 Kohls/Capital One, Kohls Credit, PO Box 3043,  
 Milwaukee, WI 53201-3043  
 517061041 +EDI: CBSKOHL.COM Aug 10 2018 02:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 55

Date Rcvd: Aug 09, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517061042	E-mail/Text: camanagement@mtb.com Aug 09 2018 22:51:38	M & T Bank,	PO Box 844,
	Buffalo, NY 14240-0844		
517061043	E-mail/Text: camanagement@mtb.com Aug 09 2018 22:51:38	M & T Bank,	PO Box 900,
	Millsboro, DE 19966-0900		
517115856	E-mail/Text: camanagement@mtb.com Aug 09 2018 22:51:38	M&T Bank,	P.O. Box 1288,
	Buffalo, NY 14240-1288		
517061047	EDI: NAVIENTFKASMSERV.COM Aug 10 2018 02:18:00	Navient,	PO Box 9500,
	Wilkes Barre, PA 18773-9500		
517061048	EDI: NAVIENTFKASMSERV.COM Aug 10 2018 02:18:00	Navient,	Attn: Bankruptcy, PO Box 9500,
	Wilkes Barre, PA 18773-9500		
517182518	EDI: PRA.COM Aug 10 2018 02:18:00	Portfolio Recovery Associates, LLC,	
	c/o The Home Depot Consumer, POB 41067,	Norfolk VA 23541	
517061050	E-mail/Text: admin@paypps.com Aug 09 2018 22:52:49	Professional Placement Services,	
	PO Box 612, Milwaukee, WI 53201-0612		
517061052	EDI: RMSC.COM Aug 10 2018 02:18:00	Syncb/Old Navy,	PO Box 965005,
	Orlando, FL 32896-5005		
517061053	EDI: RMSC.COM Aug 10 2018 02:18:00	Synchrony Bank/ Old Navy,	Attn: Bankruptcy,
	PO Box 956060, Orlando, FL 32896-5060		
517061054	EDI: CITICORP.COM Aug 10 2018 02:18:00	Thd/Cbna,	PO Box 6497,
	Sioux Falls, SD 57117-6497		

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 9, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Daniel E. Straffi on behalf of Debtor Christopher Danielson bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com  
Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7